IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):

Pallesen, Michael R.; Athavale, Vilas M.; Gunapu, Sridhar

Assignee:

InsWeb Corporation

Title:

System And Method For Flexible Insurance Ratin

Serial No .:

09/521,005

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Examiner:

Janet D. Chance

Group Art U

Docket No.:

INS0006US

Austin, Texas

COMMISSIONER FOR PATENTS Washington, D. C. 20231

POWER OF ATTORNEY BY ASSIGNEE OF ENTIRE INTEREST

Dear Sir:

The above-identified assignee, a Delaware corporation, hereby revokes all powers of attorney previously given and appoints the attorneys and/or agents identified by the following attorneys to prosecute the above-identified application and to transact all business in the United States Patent and Trademark Office in connection therewith:

Marc R. Ascolese (42,268); Sam G. Campbell (42,381); Justin M. Dillon (42,486); John C. Kennel (48,562); D'Ann Rifai (47,026); Eric A. Stephenson (38,321).

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ASSIGNEE CERTIFICATION UNDER 37 CFR 3.73(B)

The undersigned representative of the above-identified assignee certifies that the above-identified assignee is the assignee of the entire right, title and interest in the above-identified patent application by virtue of a chain of title from the inventor(s) of the above-identified patent application to the above-identified assignee as shown below:

1. The document was recorded in the Patent and Trademark Office at Reel 011017, Frame 0520.

The undersigned (whose title is supplied below) is empowered to sign this certificate on behalf of the above-identified assignee.

Date

Eric L. Loewe

General Counsel and Secretary INSWEB CORPORATION